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### Kids' allowances: UM counseling specialist offers suggestions

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### **KIDS' ALLOWANCES: UM COUNSELING SPECIALIST OFFERS SUGGESTIONS**

**By Terry Brenner**  
**University Relations**

Money is often a hot issue in families. Some have a lot. Some don't. And this can cause problems when it comes to giving allowances to children, especially those from low-income families, whose parents often worry about scraping together enough to give their children even a pittance to spend.

But money translates into power in this culture, and children need to have some money of their own even when little is available to give them, says Nancy Seldin, a visiting assistant professor in educational leadership and counseling at The University of Montana.

"Kids need to have some amount of money for spending on personal items and to help them learn about saving, personal finance and so on," Seldin says.

If children should get an allowance, how much should they get? What should they be expected to buy with it? Should they have to work for it, or should they get it with no strings or work attached? Should they have some say about the terms for getting the allowance and how much they think is a fair amount?

Clearly, the devil is in the details, and as with many issues in parenting, there is "no one right way" to deal with this one, Seldin says. But she has some helpful comments.

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## Allowance.NTU--2

- Should the allowance be considered pay? Or gift? Some families give an allowance in exchange for work; others just give it but also maintain some control by reserving the right to withhold it, she says.

“If allowances are given and then withheld, it is important to be clear ahead of time about what the ground rules are,” she says. “If the allowance is withheld when jobs are not done, set that up ahead of time. That way the child understands this as a logical consequence.” On the other hand, parents should make clear that their child cannot independently skip chores when he decides he’d rather forgo the allowance than do his jobs.

- What is an appropriate amount? This will vary from family to family, depending on economic circumstances, the child’s age and maturity, and the expenses parents expect the allowance to cover.

“For younger children it may be a matter of a pack of gum and saving for a wanted toy,” Seldin says. “For older kids an allowance may be a transitional learning experience, with an adolescent learning to budget, plan and manage money to pay for books, clothing, entertainment et cetera.” In the latter situation, parents should be sure the child understands what his or her allowance is to cover. Parents then need to remember that with responsibility comes freedom and the right of the child to decide how to spend the money. If parents are uncomfortable with this or feel their child isn’t ready, they should opt for some other plan.

- Should families discuss job and pay options? Seldin thinks discussing options is a good idea in a family because it helps build a sense of involvement for all. But, she says, “It is important to remember that in a discussion the communication goes two ways or more. Parents



talk, and parents also listen. Otherwise we're talking about a lecture, not a discussion."

Willingness to listen to a child's perspective will likely pay off in more cooperation, she says. But parental authority includes setting realistic expectations for the child. Parents might consider listing several age-appropriate jobs and then asking which ones the child would like to take responsibility for regularly.

- What about doing jobs for free? Seldin says children definitely should be expected to help out without being paid. It's part of being a member of the family.

"People who pay their children to do everything are, in my opinion, making a mistake. Being part of a family means being part of a network of reciprocal rights and obligations. We all have things we do, not to earn money, but because we are part of a cooperative community called a family." Children need to know this and be aware of the many things other family members do on a day-to-day basis to make the family work, she says.

- Should busy children get out of household responsibilities? Parents tend to put their seal of approval on a child's involvement in extracurricular activities or wage earning outside the home. As a result they tend to have qualms about requiring the child to carry on with jobs at home. Seldin sees no need for qualms on this matter.

"If a child is old enough to make money on his or her own, that is a mark that the child is growing up," she says. "Grown-ups have to learn to manage and balance wage earning with home responsibilities.

"As any grown-up knows, that can be quite a challenge. A teen-age wage earner is still a part of the family and as such should still be expected to help out at home."



Now, parents filled with self-doubts and self-recriminations after having read Seldin's suggestions need to remind themselves of her view that no right way exists for settling the allowance question.

"There are no hard and fast rules," she says. To parents who would like to try some of her suggestions, Seldin says "Go ahead," but take it slowly.

"As long as you are actively parenting, change is possible," she says. "But be thoughtful, and realize that for all of us, change is often a slow, step-by-step process."

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